

January 1st, 1888.

Premium receipts for the year \$945,682.09; interest receipts, \$219,555.84; and from other sources \$13,586.77; making a total \$1,179,024.70. During this same time there has been paid for death losses, matured endowments, dividends to policyholders, and surrendered policies, \$436,817.46 showing again in net ledger assets at par of \$516,967.12, and of gross assets January 1, 1888, over \$4,500,000.

# THE NATIONAL LIFE INSURANCE COMPANY OF VERMONT

## ORGANIZED 1848. FORTY YEARS AGO.

### Safest, Cheapest and Best Company to Insure In

#### INSTALLMENT BOND POLICY,

# SAVINGS BANK AND INSURANCE COMBINED.

#### Facts for an Insurer to Consider.

An ordinary Life Insurance Policy provides an estate for your dependents after your death.

An Installment Bond Policy is free from the claims of creditors, provides for death and also for one's advancing years.

The National Installment Bond Policy offers both advantages combined in one, and at a much reduced cost.

This Bond Policy is superior to ordinary Life Insurance, because you need not "die to win."

Superior to ordinary Endowment Insurance, because much less expensive.

Superior to "Tontine" Insurance:

1st. Because the results are not estimated, but fixed in a positive contract.

2d. Because there is no forfeiture of payments on discontinuance of the policy, a Cash Value being Guaranteed.

The NATIONAL LIFE is the only company, which, issuing a bond policy, guarantees a cash return if you wish to discontinue.

Business men appreciate the advantages of this new form of insurance, and are largely investing in it because the annual deposit is practically saved, while it secures needed insurance during a designated period and is a good, safe, paying investment. Every man who desires to protect his family and himself, should buy one of these Installment Bonds, while he is in good health, as this company selects its risks with great care, but when they issue an Installment Bond Policy it is incontestable and good as gold.

The Installment Bonds are issued from one to twenty thousand and run from ten to twenty years, payable annually, semi-annually or quarterly. For instance: You buy a \$1,000 twenty-year Installment Bond Policy payable semi-annually. This bond then becomes payable to you for \$1,000 cash at the end of the twenty years, or your heirs will receive the \$1,000 cash at once in case of death, or you can withdraw any year without loss, thus combining a savings bank and insurance that is exempt from creditors, taxes and reverses.

In case of death your heirs receive the full amount of the bond. If you live you receive the full amount of the bond with interest.

It protects against adversity in business.

It is an investment and a protection combined.

It guarantees that a certain amount of money, with interest will be accumulated within a specified time.

The installments paid are like deposits in a savings bank, and are returned to the bond holder at his option.

The bond matures at a specified time or at previous death, for its Face Value, and guarantees a definite sum in cash every year.

The bond is not hampered by any conditions or restrictions, and its cash value cannot be impaired or jeopardized.

The bonds afford the very best security, and are negotiable the same as any other bond or stock.

#### Advantages of the Installment Bond.

UNDER THIS BOND YOU "PAY AS YOU GO; STOP WITH-OUT LOSS; STOP WITH PROFIT, OR CONTINUE FOR GREAT-ER PROFITS."

The National's is the simplest form of policy in existence. This company, now in active business for over forty years, has always been in the advance in liberal dealings with its policy holders.

The National is the only company in the country issuing Incontestable Installment Bond Policy.

This bond can be purchased by either annual, semi-annual or quarterly installments.

If the purchaser at any time discontinues his installments, the company will redeem the bond for the stipulated sum expressed on its face. Should the purchaser be unable to pay the installments coming due, the company will advance the amount desired and continue the bond in force.

It is absolutely Free from Technicalities, and the Simplest Form of Insurance Contract in Use. Safe as a Government Bond. Good as Gold.

## The Company Guarantees:

FIRST—That the amount of \$1,000 with all surplus shall be paid should death occur within twenty years.  
SECOND—That the Bond shall be Paid up in twenty years, that it shall then mature, and the \$1,000 paid to purchaser with all the surplus accrued.  
THIRD—That the cash value guaranteed on margin of Bond shall be paid to purchaser at any time he desires to discontinue.  
FOURTH—That the Bond Policies are as safe and the returns larger than a U. S. Government Bond.

This is the Company in which to insure, as it combines all the advantages of Age, Large and Select Memberships, financial strength and absolute security. It has no stockholders to claim any part of the profits. The assets and surplus all belong to the insured.

Its interest receipts alone since organization have paid all death claims and left a balance of nearly \$80,000. This has been the result of skill and prudence in investment, combined with careful medical selection of sound healthy risks, and most important points in a well managed Life Insurance Company.

For conservative and wise management, financial strength, careful selection of risks, liberality to the assured and large dividends to policy holders the National Life, of Vermont, has no superior in the world.

Patrons: These include men of the highest financial and professional standing, men of national reputation for their shrewd, sound business judgment, and whose patronage and endorsement is in itself a strong, convincing argument in favor of its excellence.

The National Life Insurance Company is entitled to your first consideration, since it holds the foremost place among the Life Insurance Institutions of the world, and offers superior advantages with unequalled financial security.

DIVIDENDS—Its large dividend returns reducing the cost of insurance below that of any other company. Since its organization, hundreds of policies, taken out in the National, are not only self-sustaining, but the insured are receiving an annual income upon them. List of policy holders mailed on application, whose policies are more than paid by the dividends.

For rates and other information regarding our installment bond Policy, and other plans, address

### WANTED—Energetic, Reliable Agents.

### M. L. ROEDER, Manager Western Department.

Rooms 401-2-3 Paxton Block 16th and Farnam Sts.,

Omaha, Neb.

### OPINION OF

### Hon. Elizur Wright

The Eminent Insurance Actuary  
of Massachusetts, upon the

### INSTALLMENT BOND,

Issued only by the National.

Dear Sir: I congratulate the public that your Company—and I do not know a sounder one—offers a

### LIFE INSURANCE BOND

to which no prudent man who needs insurance can object. It meets every contingency, combines endowment with insurance, and does not contain any possible trap. Its good for its face at maturity or previous death, and for a precisely stipulated sum, after two years. This stipulation of a definite, fair and equitable cash surrender value, and the want of it has disgusted the public with the business, even as conducted by the most solvent and economical companies. That a company which has for forty years maintained the highest character for economy, conservatism, prudence and integrity, and weathered every storm without a leak, should offer such a bond, is pretty good proof of its safety.

It will certainly be preferred to any other form of life insurance by any one who knows the fact that at thirty he has a greater chance of living to be sixty than of dying earlier; at forty a greater chance of living to be sixty-five than of dying earlier; and at fifty more than an even chance of living to be seventy. How much better, then, to have a bond payable to oneself at an age when he is more likely to be dependent than to have others dependent on him, and on which payments may cease at any time without loss, than to have a policy on which nothing can be received till death, or at the arbitrary discretion, or want of discretion of the company? Providing in the contract only for the contingency of death, and leaving wholly unprovided for an equally important contingency, that of living beyond the insurable interest, has proved a sad trap to thousands, and the National Life Insurance Company of Vermont, in issuing this admirable bond, which is wholly free from any such trap, has taken the grandest step in fair dealing within the history of life insurance.

This bond, becoming after two years a really negotiable security, will be of great use to one who wishes to own instead of renting a home, for it will facilitate procuring a long loan by which that object can be effected. And it will never be a piece of property of indeterminate value, as is the case with nearly all life insurance policies heretofore issued.

ELIZUR WRIGHT.

### COUNTRY CORRESPONDENCE.

#### The Very Latest Events Occurring Throughout the State.

#### AN INCREASE IN THE CENSUS.

Charlie Swihart's Letter From His Best Girl—A Walking Match—A Heavy Baby Crop—Other Items.

The past week has been an eventful one, not only throughout the entire United States but in Nebraska. As everybody has heard of the nomination of Harrison and Morton, reference to that important affair is omitted from this article, and only state news touched upon. As will be seen, the subjects mentioned are of the greatest importance. From Kennard comes the information that: Charlie Swihart got a letter from his best girl the other day and in less than half an hour he was all broken up with sick headache, and went to bed before sundown.

Judging from the above, it is dollars to doughnuts that Charlie's girl has thrown him overboard, and that the letter mentioned contained the information that the young man should remember that there is a "good fish in the sea," etc., and brace up. While a letter like the above-mentioned has a tendency to upset a man, there is no use grieving.

The same correspondent, who, by the way, writes over the title of U. S. M. E., says that: Some of our boys walked three miles into the country Saturday night to a dance and got so full of Metz Bros' "graveyard repeller" and headache promoter that when they came home Sunday morning they thought there were four more to walk.

Why the boys should have thought that there were four rocks when they might have imagined there were three or five or seven is somewhat odd, but it is policy. We have the quantity taken was just enough to make four the proper number.

From Fowler it is learned that: Mr. Campbell and Mr. Baker are each feeding a fine lot of steers.

This place of news, coming as it does so soon after the accession of William H. to the throne of Germany, is very gratifying. War at any time is liable to break out in Europe, and as Bismarck has taboos our American ham and side pork, and we have to pay money from some source, it is indeed a pleasure to know that we have Campbell's and Baker's steers held in reserve as it were. And they are good steers, too. This makes the situation all the more appreciable. Long may they continue to feed steers.

The Elk Creek reporter is evidently on the anxious seat, for he pertinently inquires: We wonder why grandpa is so interested in Elk Creek, whether it is selling binders or if it is selling the most attractive?

It may be possible that the old man is trying to make a mash, but considering his advanced age, this is a very gratifying. War at any time is liable to break out in Europe, and as Bismarck has taboos our American ham and side pork, and we have to pay money from some source, it is indeed a pleasure to know that we have Campbell's and Baker's steers held in reserve as it were. And they are good steers, too. This makes the situation all the more appreciable. Long may they continue to feed steers.

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broom corn isn't worth talking about. Oia has been known to plant broom corn in August and raise a good crop. This may be a sweeping assertion, but it is a fact that can be corroborated.

From Elsie, Neb., we learn that: Mr. Buchanan steps the highest of any man in Elsie. He has just taken possession of the hotel and is no longer a bachelor.

And why shouldn't a man step high under these circumstances? Just got a new wife and now in a hotel. Just think of it. Commercial traveler registers, slaps, and says "Buck, old boy, shake! let's get take suthin'!" No wonder Buck is happy.

The Stark Valley scribe who signs himself "Cane," says:

"Warm weather has come at last, and I have the spring fever."

Cane is in a bad fix, but with proper care he will probably recover. He also makes the following announcement:

William Simmons has been trying to hire a boy to cook for him this summer. I should rather hire a housekeeper.

Here are two natures that are diametrically opposite. Will wants a good boy—one whom he can depend upon to unhitch his horse and milk his cow in an emergency, while Cane would prefer a big, buxom woman who would be continually scrubbing, and whose chief occupation would be to "wipe your feet" whenever Willie came near the house.

Will prefers a boy because he could sit down evenings with him and play high five, while Cane would rather have a woman because she would insist on croquet. Will's head is the more level of the two.

"Ah, there, 'a youth from Quiverville, Neb., says:

"That dude is all right, Mr. 'Ah. There.' He belongs in Council Bluffs and is off taking a vacation. The young man (Mr. 'Ah. There') is evidently jealous, and he is even that the dude has succeeded in alienating the affections of 'Ah. There's' best girl."

"Skipper," the Redington representative, informs his readers that:

L. P. Hendricks has a fine prospect for a good cow, and that cattle are fat and butter is cheap.

Glad it is. With good crops of onions, cheap butter and fat cattle, the "bigwigs" of next winter may howl and howl, but everybody will come out right in the spring.

From "Everywhere," a town out west, comes the following:

A. L. Davis bought a fine team of horses of F. Margrave recently. It begins to look as if Link "Ah. There" is evidently jealous, and he is even that the dude has succeeded in alienating the affections of "Ah. There's" best girl."

Ed Cook has moved on his claim. Ed don't have to hunch his mother and sister arriving home from the store.

And it looks as though the sister mentioned in the last paragraph was the one which was going to be caught. Glad to hear that Link is doing well.

The same writer says: John Cassidy fenced in forty acres last week. John all you need now is a woman.

Especially proper. After a man has forty acres fenced in it is high time for him to be thinking himself of getting a woman. If he is not, he is a little odd. It is policy, however, to quote the venerable Joe Harding, the great Pennsylvania humorist, his own words over to get a drink of Rab-Shi, his own words being "prohibition." It is policy, however, for the Elk Creek man to investigate the matter and satisfy the cravings of an anxious public, and at the same time get on the inside workings of grandpa's actions.

A paragraph in the XE-LI items says that: Mr. Wendling has a bull that ought to be attended to. It has attacked Mr. Ed Harrison a time or two. The bull is running at large, therefore you should be a little careful. Mr. Wendling, however, for the Elk Creek man to investigate the matter and satisfy the cravings of an anxious public, and at the same time get on the inside workings of grandpa's actions.

The same column contains the statement that: Oia Johnson is just planting his broom corn. It is in the ground for six days.

And what Oia doesn't know about planting

young ladies of the east to come west, to find a market for their precious selves. It has been no room for them here. Mr. and Mrs. D. E. Price, Mr. and Mrs. L. N. Lonsberry and Mr. and Mrs. Charles Loup have daughters of recent arrival.

Great schemes they have in Phillips to provide wives for western young men.

From Elsie, Neb.:

Born-To Mr. and Mrs. Joseph Misset, on June 15, a son.

B. W. Terrell is wearing a smile because it is a girl.

Edison Cross, Elsie's blacksmith, is the happiest man in the town. It is a girl.

And the climate in Elsie is not very extra for babies, either.

From Quiverville:

William Hutchinson wears a broad grin these days on account of the arrival of a brand new girl at his home.

Most anybody is liable to grin over a matter of that kind.

From Keweenaw:

A week ago last Saturday a little daughter arrived at the home of Mr. M. E. White. On the same day a son arrived at Mr. S. Kreibitz's.

Will they never stop? Look here from Majors, Neb.

A new boarder at Mr. and Mrs. J. W. Carpenter on June 15. He has come to stay for a number of years.

Once more for luck. This time from Stark Valley:

Born-To Mr. and Mrs. William Kiser, June 15, a seven p and girl; mother and child doing well.

And yet some people wonder why Nebraska goes republican. But this is not all. Listen to the following from Sutton:

Mr. and Mrs. Grace are happy over the safe arrival of a baby boy. Coming in the week of the grand arrival, Mr. and Mrs. Grace's happiness was complete and the fragrant weed was shaken to its proud. Let the good work go on.

From Pierce we get the following:

Born-To Mr. and Mrs. C. L. Wattles, on Monday last, a daughter. Mr. and Mrs. Wattles are happy and the fragrant weed was shaken to its proud. Let the good work go on.

The arrival of an infant stranger at the Brown mansion last Tuesday was the cause of the captain's friends being so well furnished with cigars on Wednesday. The young man comes to stay, and will be known as Captain J. H. Jr. C. H. Brown, Jr.

Shake! Captain, shake!

Akora next.

From Friday, June 15, 1888, to Mr. and Mrs. Travis, of this city, a girl. At this writing the mother and daughter are doing finely.

May they prosper is the wish of all good citizens.

From Greeley, Neb.:

Mr. and Mrs. J. L. Ream are the happy ones this time over the arrival of a bright and innocent daughter Monday morning. Mother and baby are getting on nicely, so says J. Sloan.

### BLOOD THICKER THAN WATER.

#### The Old Saying Again Verified on the Pacific Coast.

#### CURIOUS MARRIAGE OF COUSINS.

#### A Romantic Little Love Affair in a Los Angeles Hotel—How Chinamen Smuggle Themselves Into the Country.

#### Scenes in San Francisco.

SAN FRANCISCO, June 25.—[Correspondence of THE BEE.]—That "blood is thicker than water" has just been verified again in San Francisco in the heart history of a lady who was one of the principals in a very fashionable wedding at the Palace hotel on last Wednesday evening. The sixth floor has long been known as the abode of the fashionable in the Palace. Among the oldest residents on the floors are W. E. Brown, who is connected with the Southern Pacific railroad company, and her daughter, Mrs. Dollie Brown.

It is about seven years ago since the latter married Daniel Brown, her cousin, the wedding having taken place in April, 1881. Right Rev. Bishop Kip officiating. Rumor has it that some years before she formed an attachment for an Italian army lieutenant, whom she met while traveling in Italy, and whom she married. A divorce followed soon after, however. Lavish entertainments were given by Daniel Brown and his wife after their marriage. Only a short time elapsed before the young husband began giving strong evidence of the fact that his habits were extremely convivial, and the flowing bowl was not exactly unknown to him. This sort of thing went on until 1885, when the couple went east together. While residing with his family in Philadelphia he disappeared one day very suddenly. Days went by and no tidings came of his whereabouts. His distracted wife firmly believed that he had been foully dealt with, or that something equally terrible had happened. She persistently refused to believe that he had willfully deserted her, but hearing no tidings from him, finally returned to her family in San Francisco. It was not long afterwards that she heard he had been seen in New York city, remarkably well and healthy. She soon ascertained that he had deserted her in the most willful manner, and she thereupon took steps to obtain a divorce.

She left the city for a brief honeymoon, Mr. and Mrs. W. E. Brown, the father and mother of the bride, are also divorced. Mrs. Brown is at present living in Rome with two of her children.

A DAMON AND PYTHIAS STORY.

A rather romantic little love affair at Los Angeles has just come to light. Some two months ago two young gentlemen, who, having been college chums together, offered a very fair modern presentment of the Damon and Pythias story, arrived in Los Angeles from the east and engaged apartments at a fashionable private hotel. The house in question is somewhat noted for the aristocratic tendency of its patrons, and as the Argus-eyed old lady who presides over its destinies

times, and, as might naturally be inferred from such conditions, everything is very proper. Shortly after the two easterners had settled themselves in their new domicile, and had become accustomed to their new surroundings, they both discovered that one of the waitresses who attended to their wants, the guests was a remarkably pretty girl, and one who, to judge from appearances, was calculated to adorn a position in life very much superior to that which she then occupied. The admiration of the one cousin was simply that of a connoisseur in beauty, whose artistic sensibilities were gratified by the sight of the graceful young girl who flitted about the house in the course of her duty. With this, however, the admiration was altogether different. From the eyes of the shy and modest little maiden Cupid's dart had been launched and had penetrated to that soft and sensitive spot under his left waistcoat.

It was not long, however, that the young man came to the conclusion that he was madly in love. True love never runs smooth, so it is said, and this case proved no exception to the rule. When the young fellow intimated to his friend how much he was in love with the girl, he was met with a cold and unimpassioned stare. Remonstrances against his folly were of no effect, and the love-lorn swain consoled himself with the thought that if the Damon-and-Pythias act was played out at least he was making a dash for opportunity.

The next morning, however, the young man was met by the girl, and he was told that she was going to get to know her the better and more lovable she proved to be. By this time, however, the matter had been bruited about through the hotel; everyone knew the little love story and how the friend had fallen out about it. As is usually the case, all the lady guests voted the girl "a sly, designing little minx," and did their best to stare the girl out of countenance whenever opportunity offered.

The proprietress, when the affair had reached this point, ineffectually tried the pretty waitress out of the hotel, hoping that by taking such a step her money might be restored and such an improper proceeding as a man falling in love with a woman, and vice versa, be nipped in the bud. Easterners may be tenderhearted, but they are not all fools, and the one in question, though he did not do much talking, at the time his girl was discharged from her situation he did a heap of thinking, and as an outcome of his cogitations he and the dainty little woman of his choice were married last Friday evening. Of course he is mad, crazy, clear out of his head. That is the correct thing to say, and almost everyone acquainted with the facts of the case is losing no opportunity to say it. Meantime the young couple are as happy as turtle doves, and if they are crazy, at least it is a very delicious phase of insanity.

CHINESE GUTLE.

That the heathen Chinese is peculiar and also understands a good deal when he sees it is attested by a Chinese document, seized by Inspector William Johnston, from one of the Chinamen who came here from Hong Kong as an alleged prior resident. It has proven to be a letter of instructions as to what he should say when examined, after being taken off the ship on a writ of habeas corpus. A translation of it is as follows:

Leung Chune Wan's changed testimony set forth below:

How old were you when you returned to China? Nine years old.

Who returned to China with you? My uncle, Leung Chew, went back with me.

What is the surname and name of your father? Surname, Leung; name, Shay Keet.

Where were you born? I was born on a vegetable garden in Sacramento.

What is your name and surname?

Leung is my surname and Chune Wan is my name.

Where is your uncle, Leung Chew, now? My uncle on the 14th day of the third Chinese month of this year returned from China by the steamship New York and went to Sacramento.

As to any other evidence the foreigner asks you, the best way will be to answer in accordance with the evidence taught you in Hong-kong.

If the foreigner asks you in what vegetable garden in Sacramento you were born, you must also answer, in accordance with the evidence taught you in Hong-kong, that you were born in a garden I was born. By so doing you will make no mistake.

Written by Leung Seong to the San Francisco newspaper, Leung Chune Wan, since the beginning of the year, according to a statement prepared by Inspector Russell, 4,218 Chinese have been landed here on custom-house return certificates, and 3,204 on writs of habeas corpus. The latter are principally Chinese who came under the guarantee system as prior residents. The figures by months show how they are rushing here now, fearing that the new treaty will soon shut them out altogether. They are as follows:

Certificates. Habeas Corpus.

January..... 191 33  
February..... 190 41  
March..... 115 192  
April..... 1,081 513  
May..... 1,225 678  
June..... 1,734 1,063

THE LOBSTERS ARRIVE.

There arrived on the overland train last Friday a carload of lobsters in charge of Prof. Ellis of the United States fish commission. They were shipped from Woods Hole, Mass., six days ago. There were 900 of them in the shipment, but only 350 were alive. This, however, is considered a very good percentage by Prof. Ellis.

When the train reached Sacramento Dr. H. W. Harkness, president of the Academy of Sciences, and J. Redding, agent of the United States fish commission on this coast, met Professor Ellis and accompanied him to this city.

Shortly after the train arrived at the Oakland pier the car was transferred and sent down to Monterey. The three gentlemen mentioned went down with the car. It was the first intention to take the lobsters to Santa Cruz, but the change was made to Monterey because the water there was thought to be better for them.

LITTLE COAST ITEMS.

The toy pistol is just now very popular with the youth of the coast, and the combination has again narrowly escaped the taking of human life by no fault of its own. About 5 o'clock Thursday afternoon, while Mrs. Hollander and members of her family were preparing dinner, a bullet came crashing through a wooden shutter, and shivering a pane of glass, fell upon the floor of the kitchen, having spent its force before reaching the vitals of any of those in the room. A loud cry went up from a band of small boys who stampered from an adjacent vacant lot and passed a policeman who was quietly sunning himself at the corner.

During the past ten days several cases of smallpox have developed in this city. Most are traceable to the cheap lodging houses, though some cases have been brought here from the east.